

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION**

**IN RE:**

Doris M. Tipton

Case No.: 15-38267

Chapter: 13

Hearing Date: 12/20/19

Debtor

Judge A. Benjamin Goldgar

**NOTICE OF MOTION**

TO: Glenn B Stearns, Chapter 13 Trustee, 801 Warrenville Road Suite 650, Lisle, IL 60532 by electronic notice through ECF  
Doris M. Tipton, Debtor(s), 411 Woodvale Ave., Deerfield, IL 60015  
David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

PLEASE TAKE NOTICE that on 12/20/19, at 9:30AM, or as soon thereafter as counsel may be heard, I shall appear before the Honorable Judge A. Benjamin Goldgar, Bankruptcy Judge, in the courtroom usually occupied by him/her at the Park City Branch Court, Courtroom B, 301 Greenleaf Avenue, Park City, Illinois 60085-5725 or before any other Bankruptcy Judge who may be sitting in his/her place and stead, and shall then and there present this Motion of the undersigned, a copy of which is attached hereto and herewith served upon you, and shall pray for the entry of an Order in compliance therewith, at which time you may appear if you so desire.

**PROOF OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the parties listed above, as to the Trustee and Debtor's attorney via electronic notice on December 9, 2019 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on December 9, 2019.

/s/ Joel P. Fonferko  
Attorney for Movant

Berton J. Maley ARDC#6209399  
Rachael A. Stokas ARDC#6276349  
Peter C. Bastianen ARDC#6244346  
Joel P. Fonferko ARDC#6276490  
Brenda Ann Likavec ARDC#6330036  
Karl V. Meyer ARDC#6220397  
Grant W. Simmons ARDC#6330446  
**Codilis & Associates, P.C.**  
15W030 North Frontage Road, Suite 100  
Burr Ridge, IL 60527  
(630) 794-5300  
**14-15-17974**

**CERTIFICATE OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached Motion upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on December 9, 2019 and as to the debtor and co-debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on December 9, 2019.

Glenn B Stearns, Chapter 13 Trustee, 801 Warrenville Road Suite 650, Lisle, IL 60532 by electronic notice through ECF

Doris M. Tipton, Debtor(s), 411 Woodvale Ave., Deerfield, IL 60015

David M Siegel, Attorney for Debtor(s), 790 Chaddick Drive, Wheeling, IL 60090 by electronic notice through ECF

/s/ Joel P. Fonferko  
Attorney for Movant

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NOTE: This law firm is a debt collector.

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**MOTION FOR RELIEF FROM THE AUTOMATIC STAY OR  
IN THE ALTERNATIVE TO DISMISS THE CASE FOR  
FAILURE TO MAINTAIN HAZARD INSURANCE**

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**NOW COMES** Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series 1 Trust, (hereinafter "Movant"), by and through its attorneys, Codilis & Associates, P.C., and moves this Honorable Court pursuant to 11 U.S.C. §362(d) for an Order granting Movant relief from the automatic stay or alternatively, for entry of an order dismissing the case pursuant to 11 U.S.C. §1307, and in support thereof states as follows:

1. This Court has jurisdiction pursuant to 28 U.S.C. §1334 and Internal Operating Procedure 15(a) of the United States District Court for the Northern District of Illinois, Eastern Division;
2. The Debtor is indebted to Movant for which the Movant claims a valid security interest in the property commonly known as 411 Woodvale Ave, Deerfield, Illinois 60015;
3. Enforcement of this security interest has been stayed automatically by operation of 11 U.S.C. §362 of the Bankruptcy Code upon Debtor filing of this petition on 11/10/15;
4. Movant is entitled to relief from the automatic stay under 11 U.S.C. Section 362(d) for the following reasons:
  - a) As Debtor failed to maintain flood insurance for the Subject Property, Movant advanced \$2,675.00 on 10/25/19 to pay the flood insurance;

- b) Pursuant to section 3 of the Reverse Mortgage, Debtor is responsible for maintaining hazard insurance and failure to do so has resulted in Movant's interest not being adequately protected;

5. Said failure to make post-petition hazard insurance payments is sufficient grounds for relief from the automatic stay for cause pursuant to 11 U.S.C. Section 362(d)(1);

6. That sufficient grounds exist to dismiss this proceeding under 11 U.S.C. §1307 as:

- a) debtor's failure to maintain hazard insurance as required under 11 U.S.C. §1322(b)(2) and (b)(5) constitutes a lack of adequate protection that is prejudicial to moving creditor and the case should be dismissed under §1307(c)(1);

7. This Court has authority to order that Rule 4001(a)(3) is not applicable to the order entered in granting this motion, and Movant requests this Court so order;

**WHEREFORE,** Bank of New York Mellon Trust Company, N.A. as Trustee for Mortgage Assets Management Series 1 Trust prays this Court enter an Order pursuant to 11 U.S.C. Section 362(d) modifying the automatic stay as to Movant, or alternatively, for entry of an order dismissing the case pursuant to 11 U.S.C. §1307, allowing the fees and costs described herein to be added to the indebtedness pursuant to the terms of the note and mortgage, and for such other and further relief as this Court may deem just and proper.

Dated this December 9, 2019.

Respectfully Submitted,

Codilis & Associates, P.C.

By: /s/ Joel P. Fonferko

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